

3623^{FW}

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Serial No.: 09/774,538



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First named inventor: Ian E. Abrahams
Serial No.: 09/774,538
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Title: System for Managing Risk
Group Art Unit: 3623
Examiner: Graysay, Tamara L.

RESPONSE TO OFFICE ACTION

Commissioner for Patents
United States Patent and Trademark Office
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Sir:

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